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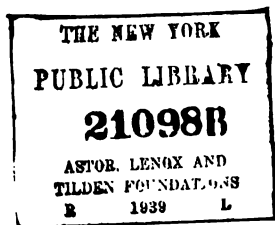
AND DRIED BEEF.

—
A Panacea

BY
L. H. M.

—
The ghostly dun shall worry his sleep,
And constables cluster round him,
And he shall creep from the wood-hole deep,
Where their spectre eyes have found him.—*Holmes.*

—
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MILWAUKEE.

TO MANY FRIENDS
AMONG THE RANKS OF THE CLERGY,
WHO ARE STRIVING, UNDER ADVERSE CIRCUMSTANCES,
TO PRESERVE THEIR SELF-RESPECT,
THIS VOLUME IS SYMPATHETICALLY DEDICATED,
BY THE AUTHOR.

“The ghost of many a veteran bill
Shall hover around his slumbers.”—*Holmes*.

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CHAPTER I.

HOME FROM CONVENTION, AND THE RESOLUTION.

THE Rector of St. John's, in the old settled village of Bloomingdale, had just returned from the Annual Diocesan Convention, reaching home just in time to sit down to supper. His wife was the only person at the table with him, the baby fortunately choosing that hour for a quiet nap.

The Rev. John Forest had been married but two years, and St. John's was his first parish ; and now he was just entering on the third year of his rectorship. The salary was eight hundred dollars

per annum, and the greatest economy was necessary to make "both ends meet." A small, comfortable rectory belonged to the parish, so that no house rent had to be paid from his scanty income. The first two years had gone by fairly well, because his good wife had brought to him about two hundred dollars which she had saved from her earnings, as a teacher, before her marriage.

Mrs. Forest was an exceptional woman, and one of those characters one would select at once as a fit person to become the "wife of a poor clergyman." She was possessed of a goodly fund of common sense, and seemed to realize that the wife of a clergyman needed so to live as not to provoke criticism



among the people where her husband was to minister.

The happy couple came to spend their honeymoon at the rectory immediately after their wedding, as funds were not in hand for any conventional bridal tour. The little fund which had come with the good wife was added to the common store, and it helped out wonderfully in furnishing certain necessary household conveniences which had not been provided by the parish.

"How fortunate we are, dear, to have so nice a parish in which to begin our work," Mr. Forest had said after they were comfortably settled.

"Yes, John, and how happy it makes me to hear you say *our* work, for I really

hope I'm to be a helpmeet indeed, and that in all the duties in which you engage, I may be a sharer. Do you think I may be, dear husband?"

It would be scarcely fair to listen further ; but the little birds told the above, and then flew away. It is well they did, for there is a joy in the companionship of husband and wife when planning for a life-long journey, into the sacredness of which even naughty little birds have no right to intrude.

More than a year had passed happily, and a baby boy had come as a blessing to the rectory. Expenses had been met, but the fund with which they had started life, which once had seemed quite a snug fortune, had all vanished. The baby

needed so much and the expenses had been so heavy, that all had been required. There had been times when money was very scarce with them, and debts had been contracted which had annoyed the good Priest and worried him greatly ; but at Easter a sum was raised sufficient to pay all his salary to date, and wisely he had cancelled all his debts.

Our story opened soon after entering on the third year of the rectorship. Naturally, Mrs. Forest wished to know all about the convention, and all the supper time was occupied in telling of incidents that proved of interest to both. The supper ended, and, the good baby still slumbering, the table was soon

cleared and all the work accomplished. The couple were seated in their cosy drawing room, when Mrs. Forest said :

“What did the Bishop have to say in his address ?”

“It was very full of wise counsel,” her husband replied, “and one word of advice which he gave has been in my mind ever since I heard its delivery.”

“What was that ?”

“It was in reference to the incurring of debts, both personal and parochial. I brought a paper home which had a synopsis of the address, and I will read it to you.”

Mr. Forest then read the address, but the portion which became a topic of conversation was this :

“ * * * * A rule I have never departed from—‘never to incur indebtedness.’ And I must ask your kindly indulgence to this personal allusion ; for my motive in so writing is not to ‘adorn a tale,’ but to ‘point a moral.’ As I often write to my brethren, who tell me of their financial embarrassments, ‘There is only one human grief for which we find no consolation in the Holy Word—the condition of indebtedness.’ On the contrary, the admonition rings out—‘Owe no man anything, but to love one another.’ ” *

“ Now, my dear,” said Mr. Forest, “ I have been thinking about this matter during my ride home ; and I am determined, with your co-operation, to live entirely within our income, and not allow a single debt to be contracted. What do you say ? ”

* Bishop Wilmer, of Alabama.

“What do I say? Why, John, you know nothing would please me better. I know how anxious you were last winter, when it did seem so necessary to have various items charged, both at the grocery and at the dry goods’ store. But, really, we can get along, I’m sure, without even such little debts.”

“Yes, dear, you are always so helpful ; but if only the parish will pay my monthly salary promptly, I’m sure we can manage it. You know they got behind last winter, but of course it was all made up at Easter, and we paid all our debts.”

“Another thing, John,” the good woman said hopefully, “you know I had had so little experience when we

began housekeeping ; but with two years' experience to look back upon, I'm sure I can save in many little ways, which did not occur to be before. I know so much better how to plan for our table than I did at first."

Mr. Forest smiled, and then wickedly said :

"You have learned that two people don't need an eight-pound roast of beef, haven't you ?"

"Now, John," and there was a little pout to the lips, "you promised never to mention that again."

"Well, forgive me, dear, but it did seem so 'pat' in connection with your experience."

It seemed that in the early days of

their housekeeping, Mrs. Forest had ordered, and cooked, an eight-pound roast of beef, and as a natural result, roast beef played an important part in their bill of fare for many days after. It had been a source of amusement, but it was one of that kind of "funny episodes" which lose much of their humor if referred to too often, and so a truce had been declared, and the subject was not to be again mentioned.

"Yes. I'll forgive you, of course. A woman's life is largely given to the forgiveness of the faults of others, and I'm no exception, I suppose."

The dear woman ! She was not angry, or bitter, though she did feel a bit hurt ; but just then her husband reached over

and — well, the little bird flew away just then, frightened at the noise, and so the tale is not told of just what did happen. However, the conversation got back to the subject of debt, and as it was a serious matter, it was discussed seriously in all its aspects.

“Do we owe anything now, wife, at any of the stores?”

“Let me think a moment,” and Mrs. Forest began to look back over the weeks past. “I bought some goods for baby at Barlings’ last week, and had them charged. It came to two dollars.”

“Oh, well, if that is all, we are not badly off to start with,” said Mr. Forest, cheerfully.

“You know, John, that you had to save

up money with which to go to the Convention and so I didn't like to ask for anything for the household expenses ; and therefore had to get about one dollar and a half charged at the market. But that is all," and the rector's wife looked beseechingly toward her husband.

Mr. Forest drew forth his pocket-book, and counted out two dollars.

"There," he said, "I brought home that much of the money I carried away. We were nicely entertained in the See city, and I had no expense, except my railroad fare, and one dollar which I gave in the offertory at the opening of the Convention, for Missions in the diocese."

"That will pay Barling's bill, won't

it, dear?" said Mrs. Forest, brightly.

"Let us go into a committee of the whole on the financial question," he replied, bringing his Convention experience into practical use.

"Now," he continued, "our cash assets are two dollars ; liabilities, three-fifty. This is the 25th of June. My salary is due on the first of July. We have five days to wait. If I pay the dry-goods bill, what will we have to live on till more money comes in ?"

"Yes, dear, I see," said the helpful wife.

"Well, I don't," said the practical man.

"Well, what I mean is that I understand what you are puzzling over."

"Exactly, but what would you sug-

gest ?” and the hard-hearted man looked at the two dollars he held in his hand, and then at his wife.

“I’ll tell you, John,” and the chipper little woman laid her hand upon his arm, “you know the dealers don’t send in the bills till the first of the month. So we will live on these two dollars, and save what we can out of it, and then, on the first, when your salary is paid, you can march right off to the ‘Butcher, the Baker and the Candlestick maker,’ and pay your bills, just like a millionaire.”

Was it the cheerful voice, or the pressure of the dear hand on his arm, that scattered all his care ! For he looked up smilingly, and, taking the hand from his arm, held it in his own and said :

“You shall be the secretary of the treasury, and shall have charge of all the cash, and disbursements shall be as you say;” and he dropped into her lap the coins which made up the sum total of their capital.

CHAPTER II.

A WEDDING, AND A DISAPPOINTMENT.

THE rector and his wife were very much in earnest. July 1st had dawned, and they felt that now their experiment was to be put into full operation. The little capital on hand at the date of their resolution to "owe no man anything," had dwindled to less than one dollar. Both were anxious to receive the check from the treasurer, in order to pay the two small bills outstanding, for they felt that nothing could be done in the way of a beginning so long as those debts were unpaid.

"John, the postman is coming!" exclaimed Mrs. Forest, as she spied Uncle Sam's messenger coming up the steps.

Mr. Forest went to the door, and was handed two letters. He came back to the room where his good wife was busy with household duties, but no smile seemed to welcome the letters, as he gazed at the superscription.

"From whom do they come, John?" called the nervous little woman, not willing to wait for the slower motions of her husband.

"Nothing but statements from Brown the market-man, and from Barling the dry goods dealer," was the reply.

"Well, dear, go right down and pay them, so we can begin with a clean bal-

ance sheet," and the sprightly woman made the duster she was using fly around the legs of the table with renewed nervous force, as much as to say, "I'll show you what I can do!"

"‘Balance sheet’ indeed! Where did you gain so much mercantile knowledge? ‘Go right down and pay ’em,’ you say! What would you advise paying with, Mrs. Secretary of the Treasury?"

The poor man was a little sarcastic, and women never can endure sarcasm. They may enjoy using the two-edged sword, but they recoil from the smart of the wounds when they feel the cut themselves. It should always be banished from the home, for it is not a promoter of peace.

The little woman dropped her work, and the duster hung limp in her hand, as her eyes looked up sorrowfully, she said :

“ Why, John, what do you mean ? Didn't you get a check from Mr. Roberts for your salary ? ”

“ No, dear, there were only the statements,” and his tone was soft and affectionate, for he saw the unintended harshness of his former answer had hurt the tender heart of his wife.

“ Forgive me, John, but I thought surely you would have the check, and I did not realize when you said you had two letters, and that both were bills, that you had no other ;” and the tears that had been welling up began to course down her cheeks.

“Never mind, dear, it will come soon,” the rector said, soothingly.

“But I’m so disappointed,” wailed his better half. “I thought we would start off so nicely to-day by paying those horrid bills, and then all would go along so much more easily. Why do you suppose Mr. Roberts failed to send it?”

“Well, really, wife, I don’t know as we had any right to expect it so promptly on the first day of the month. You know it has often been several days later before it came; and, besides, Mr. Roberts does not always mail a check. He sometimes hands it to me when I go into the bank. I will go down town presently, and make an errand to the bank, and the check may be all ready for me.”

This was consoling, and the disconsolate body went again to work, only remarking :

“I think you are right after all. We really ought not to have set our hearts on having the money so early in the day. But, John, dear, you won’t think me foolish, will you, on account of these tears? The tension was too great, and the chord snapped at the disappointment. I’m sure I won’t do so again;” and the helpful wife, whose heart was always full of sympathy, allowed him to draw her closely to his bosom, and wipe away the last traces of tears.

Mr. Forest had a call to make on a young man who had just come to the city, who was a clerk in a store near the

bank. He had discovered that this youth had a good musical voice, and he wished to invite him to attend the choir practice that night.

Mr. Roberts, the treasurer of the parish, was the cashier of the First National Bank. Just as Mr. Forest was passing the door, Mr. Roberts stepped from his carriage to enter the bank. He stopped a moment to cordially shake hands with the rector, but gave no intimation that the good man should enter the door with him. Therefore, the rector passed on to do his errand in the store adjoining. He felt that it was better not to show his anxiety by asking for his monthly salary, and therefore wended his way homeward, without being able to carry the

cheerful news which he knew his wife was hoping to hear. Fortunately, when he reached the rectory, Mrs. Forest was busy with the baby, and so he sat down at his desk to attend to necessary writing. An hour later his wife appeared at the study door, the baby in her arms.

"John," the tired voice said, "will you take the baby for a little while? He seems fretful this morning, and I'm sure his teeth are troubling him."

Baby gave a troubled wail, and the doting mother held him closer for a moment before handing him over to his father, only saying, "Precious little darling! And does his dear little tooth make him feel so badly!"

Disposing of the baby, Mrs. Forest

went about her duties in the kitchen, for no maid was there to help. The noon-day meal would be a very frugal one, for the larder was not well stocked. She had herself gone to the meat-market, and bought a "shin bone" for soup, because she had learned that that was the cheapest thing to buy, and the most "satisfying" when made into soup, to which plenty of rice could be added. It was embarrassing to go to the market for anything now that the statement of the old account had come in, for it seemed to her that the market-man was wondering why she did not pay the bill.

Poor woman ! if the anxiety that pervaded your honest heart could only have been transferred to the hearts of

scores of men who gave no thought to their bills, and yet had money in plenty to meet them, how many shop-keepers would have been overjoyed as they saw the funds coming in, so that they, too, might do the same unto others !

The days went on till the morning of the glorious "Fourth" had dawned. In the middle of the forenoon there was a ring at the door, and the rector found on answering, that two couples were there from a small mission in a farming community. They were invited to the parlor, when, after much embarrassment on the part of the visitors, it transpired that one of the couples wished to be married. They were taking advantage of the holiday, and had come to town

for the wedding. They were known to the rector, but it was an unexpected call. However, all preliminaries having been settled, the couple were made man and wife, the service being said in the parlor. Before leaving the room, the bridegroom awkwardly stammered his thanks to the rector, and handed him two silver dollars. Mrs. Forest heard the coin jingle in her husband's hand, and her eyes looked like saucers in her eagerness to see the amount of the fee. As soon as the door closed, she cried out :

“How much is it?”

“As the wedding fees all belong to you, I'll turn this over at once,” and he placed the two dollars into her outstretched hand.

Who can fathom a woman's brain? Quick as an electric flash, this little woman had decided what to do. Not a word did she say of her plans, and no one would have mistrusted that she was thinking of aught save the wedding just ended. The rector went to his study, the baby was asleep, and Mrs. Forest, in street dress, was slipping quietly out of the door. In ten minutes more she was at Barling's, intent, with the two dollars just received, on paying the bill that was owing them there. With a light step she went to the door, but it was closed.

STORE CLOSED ALL DAY JULY 4TH

was the legend on the door.

"Of course," she said to herself, "I

might have known that, but I didn't think."

"Didn't think!" The dear creature, of course she didn't, otherwise she would have been too masculine for a woman, and would have lacked that volatile spirit which makes woman so much the superior of man in vivacious energy.

Her husband never knew she had been out of the house, for she was back again quickly ; and the two big silver dollars were burning a hole in her pocket.

"Never mind," she soliloquized, "I will pay that bill to-morrow."

The morrow came, and Mr. Forest, without mentioning the matter to his wife, made up his mind to go to Mr.

Roberts, and ask for his salary. He went to the bank and enquired for the cashier. The teller answered his question by saying that Mr. Roberts had taken advantage of the legal holiday to go to the Lake, and, as business was always dull at that season of the year, he was intending to stay about ten days.

Did the poor man turn pale? He felt sick at heart, and at once retraced his steps for home. When near the rectory, he met his wife, pushing the baby in his carriage, going towards the business part of town. The determined woman had hurried through her morning cares, and as there was no one with whom she could leave the baby, she was taking him along on her way to pay out

those two silver dollars to the dry goods creditor.

“Why, John, what’s the matter ? Are you sick ? You look so pale !”

All this was said before the man could answer at all.

“No, dear, I’m not sick ; but come back to the house and let us talk over matters.”

“But what is the matter ?” and the little woman’s voice was more penetrating than was desirable.

“Not so loud, dear. I’ll tell you all about it as soon as we go in,” and having reached the door, they passed in.

The story was soon told. Ten days more, at least, of waiting before any salary could be collected, and nothing

in the house to provide with. Yes, the two dollars were still in the pocket of the "Secretary of the Treasury." This amount would do till Mr. Roberts returned.

"And Barling's bill must wait," said the honest woman to herself.

When Mr. Roberts returned, the rector called at once, and asked for his month's salary.

"Well, I declare," said that functionary, "I forgot all about it," and he went to the book keeper, asking him to turn to the "Church account." Soon he returned to his private office, where Mr. Forest was anxiously waiting.

"The fact is," he said, "collections have been pretty light lately, there are

so many out of town for the summer. I will give you forty dollars to-day, Mr. Forest, which is all there is to the credit of the account, and ——”

“It is a disappointment, Mr. Roberts,” said the rector, interrupting, “not to have it all.”

“Yes, doubtless,” said the great banker, “but I can’t do any better. You see,” he continued, “the directors of the bank had a meeting on the first day of the month, and passed very stringent resolutions that no over-drafts must be allowed. The teller has been so instructed, and I can’t well break the rule myself, or else I would overdraw enough to pay you in full.”

“Very well,” meekly replied the rec-

tor, completely awed by the statement as to how a great financial institution was managed. And, taking the forty dollars, he went back to his waiting wife.

The story was all told and plans were made for the future. The money to pay the two statements was counted out, and soon carried to the respective creditors. The receipted bills were placed away as souvenirs, "for, you know, dear," said the cheerful body, "that we are never to have another bill."

"I hope not," said the less sanguine man.

CHAPTER III.

THE UNEXPECTED BILL, AND THE PARTY PLANNED.

THE first of August had come, and the rector and his wife were congratulating themselves that no monthly statements of bills contracted would come in to vex them at this time. The struggle had been a hard one, but the past month had gone by, and the money made to hold out. Mr. Roberts had not paid the balance of the salary remaining unpaid when he had handed Mr. Forest the check for forty dollars. There were many necessary things that must be provided as soon as the money came,

but no suffering had been caused by the delay, although a good many scant meals had resulted.

Mr. and Mrs. Forest had just finished breakfast, and the always busy woman was rushing with the work, when the postman rang, and Mr. Forest brought into the room a letter just handed to him. It proved to be a statement for twenty dollars for books purchased for the Sunday School library. He looked at the bill in astonishment, and said :

“Why, this bill must have been paid. I handed the original bill to Miss Wright when it came with the books, and supposed, of course, that she would pay it at once.”

“Hadn’t you better see Miss Wright

at once about it, dear?" said the listening wife, who was always ready with some helpful suggestion.

"Yes, I will, for I can't be easy till I know about it," and Mr. Forest at once went out.

The young people some weeks previously had gotten up a bazaar for the benefit of the Sunday School. So successful were they, that twenty dollars were in hand at its close, as the net proceeds. The money was to be devoted to buying books with which to replenish the library. Mr. Forest had ordered the books from the city, and assured the dealers that prompt payment would be made on receipt of the bill. Miss Wright was the treasurer of the Sunday School,

but had never before had so much money at one time, and so had never kept any bank account. Not having had much experience, but feeling the importance of being custodian of such a precious sum, she determined to take it to the bank for safety. She did so, and seeing Mr. Roberts in the bank, she told him she wished to leave it, and asked in what way it should be done.

“What money is it?” Mr. Roberts enquired.

“It is the net results of our little sale, and Mr. Forest is going to buy library books with it,” was the reply,

“Oh, well, I’ll just put it in my account as Church Treasurer, and you may give me the bill when it comes,”

and the pompous man handed the money to the teller, adding, as Miss Wright remained looking, "that will be all right."

"Thank you!" was the young lady's only reply as she turned away feeling relieved, and mentally saying "how much these big men do know! It is such a relief to dispose of that money, and to know that it is in a safe place."

About ten days later the books came, the bill accompanying them. They were all checked off and found correct, and Mr. Forest handed the bill over to Miss Wright, saying, "you can pay this now."

The next day Miss Wright, eager to attend to her duties promptly, carried the bill to Mr. Roberts.

"This is the bill for the library books, Mr. Roberts, and the rector says it is all right," she said, presenting the great bank official with the account.

"Oh, this is for the amount you left with me a few days ago," he said, as soon as he could recall what the young woman meant, by presenting him with a bill.

"Yes, sir !"

"Very well, I'll attend to it," and again the maiden went out from the presence of one who always impressed her as being "such a great man."

Mr. Roberts placed the bill on the table, and gave it no further thought. When he paid Mr. Forest the forty dollars on his monthly salary, he entirely

forgot about this bill, and had paid out all there was to the credit of the account, including the twenty dollars Miss Wright had deposited with him.

Mr. Forest went directly to Miss Wright's home, and found her in the garden working among her flowers. As she spied her rector coming up the walk, she went forward to meet him, wondering a bit why he had made so early a call.

The usual civilities having passed between them, Mr. Forest drew the statement from his pocket, and asked if Miss Wright had not paid the bill.

"Why, of course I did," she exclaimed, but adding as she recalled the transaction, "that is, I gave it to Mr. Roberts, and he said he would see to it."

"But what had Mr. Roberts to do with the money?" enquired the puzzled rector.

Then Miss Wright told him about her visit to the bank, as has been explained.

"I see," Mr. Forest remarked, but he wisely kept back what he "saw," as the scene passed before his mental vision.

"Good morning, and I will go at once to see Mr. Roberts."

The rector was gone, and the devoted Church girl went again to the care of her flowers, lingering lovingly over some roses in bud, which she was hoping would be just right to cut for the altar, on the coming Sunday.

Mr. Forest entered the bank, and before he had the opportunity to say even

“good morning,” Mr. Roberts greeted him with:

“Good morning, Mr. Forest. I was just going to send you a check for the balance of last month’s salary. Money comes in slowly——”

“Thank you,” interrupted Mr. Forest, naturally somewhat embarrassed by the tone in which he had been addressed, “I did not come in for that. I received this statement this morning, and called on Miss Wright, the Sunday School treasurer, and she tells me that she handed you the money—and the bill, for payment.”

“I declare, I thought that bill was paid,” and Mr. Roberts looked at the statement. Then he fumbled over a

number of papers on his desk, and found the bill Miss Wright had given him.

“I wish you would send a draft for it at once, Mr. Roberts, for the bill is charged to me, and I am bound not to have any debts.”

“Certainly, I’ll do so. It slipped my mind before, for you know we bankers have a great deal to occupy us these days,” and Mr. Roberts looked wise, and smiled blandly.

There did not seem to be anything more to say, but Mr. Forest still remained, till finally, working up his courage, he remarked:

“If you were going to send me a check, I might as well take the currency instead now, and save you further trouble.”

“Yes, of course,” and Mr. Roberts stepped up to the bookkeeper and asked for the balance of the Church Account. There was but little more to the credit of the account than was due to Mr. Forest.

“Well, Mr. Forest, I will pay you the balance on last month’s salary, but I won’t have enough left to pay this statement for books just at present; but I guess that can wait a little longer.”

“No, sir!” and Mr. Forest spoke firmly. “Twenty dollars of that money belongs to the parties from whom I bought the books. There was a special fund raised for that purpose, and I will not accept it on my salary. It must be used to pay this bill, and at once.”

Mr. Roberts was astonished. It was a lesson in finance he had not learned, and he had never seen his rector quite so vehement before. But the cashier was a man of the world, and his self-possession seldom left him. It came near it this time, however, but a bland smile came to the surface, as he said:

“Certainly! certainly! I will pay the bill, but as it will overdraw the account to do so, I thought it might wait till some money came in; but I’ll advance enough for that ;” then adding, with an attempt at facetiousness:

“It’s a good thing to have a treasurer of the Parish, who can do such things occasionally,” and he smiled a self-satisfied “grin,” as Mr. Forest called

it, when he related his morning experience to his wife.

One must not think that this rector and his wife devoted all their time to discussing matters of finance ; but as that is the portion of their daily life with which this story has to deal, all other matters are necessarily passed over. They were always cheerful, and did not murmur at their lot. There were many glimpses of results of their labors vouchsafed to them by the good Master whom they served, to make life very happy. It is true that the closeness with which they had to figure out their daily expenditures, detracted greatly from their otherwise happy lot in life ; but Mr. Forest would often

say when both were a little gloomy :

“ Well, my dear, it seems to be God’s ordering for us to be in this position in life, and we will try and do His will, and abide in the confidence and strength which comes from doing our duty.”

A sweet smile would be his answer from his devoted wife, and she would say:

“ Yes, dear, I always pray for contentment, and I’m thankful that I have no worries.”

But Mr. Forest was disappointed to receive only the balance of the past month’s salary, as he had hoped for all that was his due. He wanted to buy his winter’s coal, as he could save a dollar a ton by so doing. He did not dare



to contract for it, for experience had shown him that he might not have the money to pay the bill when it came in. Then, too, his life insurance premium was due in a day or two.

"Wife," he said that evening, "I must use twenty-five dollars of that money I got to-day, to pay my life insurance premium."

"Oh, John, what a drag that is upon you. Do cancel it, and don't pay any more premiums," and the little woman felt that she was giving good advice, when in reality it was very poor counsel.

"That would never do," her husband replied. "I only have one thousand dollars now in life insurance, and I would feel guilty to cancel that. We

know not what may be God's providence, and so I must do all I can for those who are given me to protect."

The tears came to the eyes of the good wife, and she only said:

"Just as you think best, dear."

September came, and, with its return, the parishioners who had been from home. The summer was ended, and active work must be started. One evening, as the rector and his wife were seated at the supper table, Mr. Forest said:

"Mary, I think it would be a good plan to invite a few people in to tea, now that all are at home again."

"But, John, unless we have a check in payment of your salary pretty soon, I

don't think we could set a very hospitable table, without charging many things at the grocer's."

"Not a cent must be charged, wife, and we will give our guests the best we have," replied Mr. Forest.

"I am willing, of course, dear, if you think best," yet the little woman was puzzled as to what kind of hospitality she could offer to all the rich people who had been surfeited on the best that was to be had at the summer watering places.

CHAPTER IV.

THE PARTY, AND WHAT CAME OF IT.

MR. ROBERTS felt somewhat nettled that the rector should speak so plainly. Before he had had time to do much thinking about it, however, Mr. Jones, the senior warden came into the bank.

“Hello, Jones ! back safely, are you ?”
Mr. Roberts called out.

“Yes, just returned last night,” Mr. Jones replied. He and his family had been spending the summer abroad.

After a little general conversation Mr. Roberts said :

“By the way, Jones, I’m glad you’re back, for we are running behind in our finances at the church. We need your subscription to help us out,” he added, with his usual bland smile.

“Well, I suppose I am behind on my subscription, having been away so long. Do you know how my account stands ?” inquired Mr. Jones.

“Nothing has been paid on it since Easter,” Mr. Roberts remarked.

“Yes, I suppose that is so. The fact is,” continued Mr. Jones, “I’ve had a pretty expensive trip, and am a little hard up just now. I’ll make it up before a great while. How’s business these days ?” evidently anxious to change the subject of conversation.

Let us now take a look into the rectory. The first few days of the month had gone by, and no further payment had been sent in. Mr. Forest did not care to go to the bank very soon, and had not seen Mr. Roberts since the interview recorded. The payment of the life insurance premium had reduced the cash in hand very materially. The purchase of a half barrel of flour had made another incision in the balance, and the larder was now almost empty, and not a cent was in hand. It was the first time they had gotten down to the bottom of the purse. Mr. Forest had called on the returned parishioners, and had apologized that his wife had not accompanied him, as she could not leave the

baby. He had taken the opportunity at the time of calling to invite each one to tea at the rectory on the following Monday.

“I want to see your husband also,” he had said, “as I cannot expect to find business men at home in the afternoon ; and so Mrs. Forest and I will be glad to have you come for a few hour’s social chat.”

Thus Messrs. Jones, Brown, Robinson and Smith, were invited. These were as many as could be seated at the table, and all of them had been away with their families for the summer.

It was Monday, and the dinner hour had arrived. The rector and his wife were at the table. Mrs. Forest looked

careworn and anxious. Mr. Forest did not allow his anxiety to show itself, whatever may have been his feelings.

“Dear,” Mrs. Forest said demurely, “that is the last bit of butter in the house.”

“I thought it tasted unusually good,” said the calm man, as he took the last mouthful of bread, with butter on it.

“I made some apple sauce for tea,” said the distressed woman, “and had to use the last bit of sugar to sweeten it.”

“Well, that’s good! Apple sauce without any sugar, would not be very palatable, would it?” and the exasperating man did not seem to appreciate his poor wife’s distress.

“But, dear, don’t you think you could

go to the bank this afternoon, and see if Mr. Roberts can't give you a little money?" Mrs. Forest enquired.

"No, my dear wife, I don't care to go and ask for it. As soon as any money is in the treasury, I'm sure it will be sent." And seeing how distressed his wife appeared, he said affectionately, "don't be anxious, we'll get along all right."

"I wouldn't care, if it wasn't for the company to-night. What shall we do?" and it was real distress that troubled the poor woman.

"I'll tell you, dear," cheerfully responded her husband. "We will give the best hospitality we have. These people are all rich, and have servants at

home to do their bidding. When they go home, they can order anything they need, if their physical wants have not been supplied. We will give them what we would have for our own supper, and they ought to be content. Have we any tea in the house?"

"Not a bit, John. I used the last for breakfast, as we had no coffee."

"Well, dear, I will see to the baby while you are making some of your famous biscuits. They are good enough without butter," and Mr. Forest smiled, cheerfully.

"Just as you say, John. Then our *menu* will consist of cold water, hot biscuits without butter, apple sauce *almost* sweet enough, and——"

"Dried beef!" interrupted her husband.

"Yes, I had forgotten that," cheerfully said Mrs. Forest. "There is a little dried beef left."

* * * * *

The company were assembled in the parlor. Conversation was brisk, for the guests had not seen each other since the summer was over, and all had returned from their travels. Each one had some delightful episode to relate, which was really very entertaining. Even Mrs. Forest forgot her anxiety about the supper in her enjoyment of the conversation. Finally Mrs. Forest withdrew to arrange the table for her guests. It was then the conversation turned on books.

“Oh, Mr. Forest, do you approve the reading of novels?” asked the young and piquant Mrs. Brown.

“Certainly, I do not object to the reading of proper novels, and at proper times,” replied the rector.

“Well, I’ve been reading *Doreen*, and I’ve been so delighted with it,” Mrs. Brown continued. “Have you read it, Mr. Forest?”

“No, I’ve not, but any book by Edna Lyall must surely be of interest,” was the rector’s reply.

“I was more interested in *Katherine Lauderdale*,” Mrs. Robinson remarked. “Surely you’ve read that, Mr. Forest?”

“No, I’ve not seen a copy,” meekly responded the rector.

“While in London,” Mr. Jones essayed, “I purchased a copy of Drummond’s new book—*The Ascent of Man*. What do you think of his theories, Mr. Forest?”

This was too much. To have all these people chattering about the new books of the season, and asking his opinion of them, while he had not had a new book of any kind for months, was almost too much for his sensitive soul. To the last question he replied :

“I have not had a new book of any kind for many months. I have not had the money to buy one, and so, of course, had to go without.”

Fortunately, Mrs. Forest came in just then and invited her guests “to the table.” She did not say “to tea,” for

that would not have been correct under the circumstances. The poor woman was pale and nervous. How could she stand the ordeal? But she knew her husband wished her to be bright and cheerful, and so, brave and good as she was, she had nerved herself to it.

How beautiful the table looked with its snow white cloth, decorated with several vases of flowers! Mrs. Forest attempted to make up in tasteful arrangement, what was lacking in the delicacy of her *menu*.

Grace was said, and all took their seats in a very happy frame of mind, unless we except the host and hostess, who were somewhat perturbed in spirit. The query came to them both, "Is it

right to so display the poverty of our inner circle?" Mrs. Forest did not try to answer the question for herself. She relied too much on her husband for that, feeling that what he did was the right thing to do. The rector inwardly answered it to his own satisfaction, knowing that the situation was not of his own making, and that if the sum which was due him had come an hour or two before the supper time, he would have provided a proper repast for his guests.

"What beautiful biscuits!" Mrs. Smith remarked, as she broke one in two, and placed the steaming halves on her plate, evidently in haste for the butter to spread upon it before it had cooled.

“Yes, indeed,” Mrs. Brown echoed. “You must have an excellent cook, Mrs. Forest. I do find it so hard to get a cook to make nice baking powder biscuits.”

Mr. Forest, seeing his wife’s embarrassed look, at once said:

“We have a first-class cook, Mrs. Brown, and she sits at the head of the table.”

“Oh, indeed,” came in chorus from all the ladies.

Mrs. Forest meekly said:

“I’ve not had a maid for six months. Baby has been so good, and Mr. Forest so helpful, that I’ve gotten along very nicely.”

But no one had eaten a mouthful.

Several had sipped at the glass of water beside them. The chipped beef had been passed, and the apple sauce had gone the rounds. Just then the baby cried, and Mrs. Forest said, as she hurriedly rose: "Excuse me, please, while I see to baby."

Blessed baby! How the fond mother hugged him to her bosom as she lifted him from the crib! The tears ran down her cheeks, for her nervous condition could stand the strain no longer. Baby had saved her from making a scene at the table. She was so glad to flee from it.

But the time had come to make some kind of an explanation. So Mr. Forest said:

“My friends, when I invited you to take tea with us, I had hoped to entertain you as became your station; but we have been reduced to the present state of our larder. The last butter was used this noon. We are out of tea, and so can give you only pure cold water. But, to me, biscuits and dried beef are quite a relish, and I hope you will enjoy both.”

He paused, but no one broke the silence. He tasted of his apple sauce, and said:

“Mrs. Forest emptied the sugar bowl to season this sauce, but I think it would be improved with a little more sweetening.”

Mr. Jones laughed. Then Mrs. Jones

laughed, and all the rest tried to laugh, but it made a queer sound without much hilarity in it.

"A pretty good joke the rector is playing on us," finally remarked Mr. Brown.

"No, my friends," said Mr. Forest, "there is no joke about it. At the last Convention, the Bishop counseled his clergy to 'owe no man anything.' My wife and I decided to adopt that course. I have not a cent in the house, and our breakfast will consist of what you leave from this meal. We are determined not to buy one cent's worth on credit. We can live comfortably on our salary; and if it is paid to us promptly each month, we will get along nicely."

"Do I understand," said Mr. Jones,

the senior warden, who now saw the seriousness of the rector, "that Roberts has not paid you your salary?"

"He has paid part of it; but he tells me that there is no money in the treasury to meet the balance," said Mr. Forest.

"What difference does that make," Mr. Jones fairly roared. "Why doesn't he pay it?"

"I suppose he can't pay if the treasury is empty," remarked Robinson.

"Humph! Yes, I suppose so," and Mr. Jones recalled to his mind the conversation he had had with Mr. Roberts the day after his return.

Mrs. Forest returned to the table bringing the baby with her.

“What do you feed him?” inquired Mrs. Brown, who thought biscuits and dried beef would be a poor diet for a small babe.

“Milk,” Mrs. Forest replied. “Our good neighbor, who is a Methodist by the way, has a baby about the age of ours. They bought a Jersey cow so as to have good rich milk for the child, and knowing how difficult it is to always get good milk for such purposes, she kindly proposed that I accept a quart each day and night for our baby.”

“How very kind!” several said at once.

“Yes, I don’t know what I should have done without it, for it would take some pennies each day to provide for it otherwise.”

The biscuits were eaten. The chipped beef had been nibbled. The apple sauce had been tasted, and all were ready to rise.

“Mr. Forest,” said Mr. Jones, “I will call the vestry together to-morrow, and we will see that all arrears are paid at once.”

“Thank you,” was all the rector said.

* * * * *

The story got out. Jones drew his check for all arrears on his pledge. He wanted to berate Roberts, but he dared not, so long as he had been the most delinquent of any one in the parish.

“It worked nicely, didn’t it, dear?” chuckled Mr. Forest, when a messenger called with a check for the full amount to date of his salary.

“But, oh, John, I never want to go through another such trial,” said the poor wife.

“You won’t have to, dear, so long as we stay in this parish. Biscuits and dried beef were the panacea the people needed to cure their disorder.”

“And unsweetened apple sauce and cold water,” added Mrs. Forest.

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